

IN THE CLAIMS

Claims 1-64 (Cancelled)

65. (previously presented) A method to facilitate user interaction with merchant web sites, the method comprising operations of:

independent of user interaction with merchant web sites, pre-preparing a proxy platform corresponding to participating merchant web sites by performing operations comprising:

planning a modified presentation of each participating merchant web site including one or more changes to functionality of the web site;

generating rules to fill-in purchase checkout forms of each participating merchant web site with data from users' cyber wallets accessible to the proxy platform;

responsive to a user's request to view a merchant web site for which a corresponding pre-prepared proxy platform exists, performing operations comprising:

utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;

responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from the user's cyber wallet and

entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

66. (previously presented) The method of claim 65, the utilizing operation further comprising:

redirecting user requests to a proxy platform web site instead of the requested web site.

67. (previously presented) The method of claim 65, wherein the rules include mapping items of data from the users' cyber wallets to corresponding fields in the merchants' purchase checkout forms.

68. (previously presented) The method of claim 65, wherein each cyber wallet includes data pertaining to a user and including at least finance data and shipping data.

69. (previously presented) The method of claim 65, where:
the modified presentation includes a quick checkout button;
the operation responsive to user initiation of a purchase transaction upon the requested web site is responsive to user activation of the quick checkout button.

70. (previously presented) The method of claim 65, the operations further comprising:
on a predetermined schedule, checking the merchant web page to determine whether any change has occurred rendering the proxy platform at least partially invalid;
if so, performing operations including re-performing at least one of the planning and generating operations sufficient to restore the proxy platform to a valid state.

71. (previously presented) The method of claim 65, where:
the operation of preparing the proxy platform comprises preparing a different merchant profile for each of multiple merchant web sites, where each merchant profile includes the modified presentation and rules applicable to that merchant;
the utilizing operation comprises utilizing the proxy platform, according to the merchant profile corresponding to the requested web site, as an overlay to provide the user with the modified presentation instead of the requested web site.

72. (previously presented) The method of claim 65, where the rules include:
proxy rules applicable to data transmitted from the merchant web site to the user;

reqproxy rules applicable to data transmitted by the user to the merchant web site.

73. (previously presented) The method of claim 65, where the cyber wallets comprise one or more predetermined data storage sites.

74. (currently amended) A system to facilitate user interaction with merchant web sites, comprising:

a merchant profile corresponding to participating merchant web sites, prepared independent of user interaction with merchant web sites,

the merchant profile comprising one or more signal bearing media tangibly embodying of machine-readable instructions executable by one or more digital data processors to provide: comprising:

a modified presentation of each participating merchant web site

including one or more changes to functionality of the web site;

rules to fill-in purchase checkout forms of each participating merchant web site with data from users' cyber wallets accessible to a proxy platform;

a proxy platform comprising one or more signal bearing media tangibly embodying machine-readable instructions executable by one or more digital data processors programmed to perform operations responsive to a user's request to view a merchant web site for

which a corresponding pre-prepared merchant profile exists, the operations comprising:
utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;
responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from the user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

75. (previously presented) The system of claim 74, the proxy platform.

programmed such that the utilizing operation further comprises:
redirecting user requests to a proxy platform web site instead of the requested web site.

76. (previously presented) The system of claim 74, wherein the rules include mapping items of data from the users' cyber wallets to corresponding fields in the merchants' purchase checkout forms.

77. (previously presented) The system of claim 74, further comprising the cyber wallets, wherein each cyber wallet includes data pertaining to a user and including at least finance data and shipping data.

78. (previously presented) The system of claim 74, where:
the modified presentation includes a quick checkout button;
the proxy platform is programmed such that user initiation of a purchase transaction upon the requested web site comprises user activation of the quick checkout button.

79. (previously presented) The system of claim 74, further comprising an autotester programmed to perform operations comprising:
on a predetermined schedule, checking the merchant web page to determine whether any change has occurred rendering the proxy platform at least partially invalid;
if so, performing operations including re-performing at least one of the planning and generating operations sufficient to restore the proxy platform to a valid state.

80. (previously presented) The system of claim 74, where:
the system includes multiple merchant profiles, each pertaining to a different merchant web site;

the proxy platform is programmed such that the utilizing operation comprises utilizing the proxy platform, according to the merchant profile corresponding to the requested web site, as an overlay to provide the user with the modified presentation instead of the requested web site.

81. (previously presented) The system of claim 74, where the rules include:
proxy rules applicable to data transmitted from the merchant web site to the user;
reqproxy rules applicable to data transmitted by the user to the merchant web site.

82. (previously presented) The system of claim 74, further comprising the cyber wallets, where the cyber wallets comprise one or more predetermined data storage sites.

83. (previously presented) A system to facilitate user interaction with merchant web sites, comprising:
merchant profile means corresponding to participating merchant web sites, pre-prepared independent of user interaction with merchant web sites, the merchant profile means comprising:
means for modified presentation of each participating merchant web site including one or more changes to functionality of the web site;

rules means for filling-in purchase checkout forms of each participating merchant web site with data from users' cyber wallets accessible to a proxy platform;

proxy platform means for performing operations responsive to a user's request to view a merchant web site for which a corresponding prepared merchant profile exists, comprising:

means for utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;

means responsive to user initiation of a purchase transaction upon the requested web site for automatically retrieving personal data from the user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

84. (previously presented) A method to facilitate user interaction with merchant web sites, the method comprising operations of:

independent of user interaction with merchant web sites, performing operations comprising:

constructing a proxy platform corresponding to multiple merchant web sites by performing operations comprising: (1) planning a modified presentation of each merchant web site including one or more changes to functionality of the merchant web

site, (2) pre-configuring rules to fill-in purchase checkout forms of each merchant web site with data from users' cyber wallets accessible to the proxy platform; maintaining the proxy platform by performing operations comprising: (1) on a repeating schedule, reviewing the merchant web pages to determine whether any changes have occurred rendering the proxy platform at least partially invalid, (2) if so, repeating the constructing operation for the merchant web site upon which the changes have occurred; receiving users' requests to view merchant web sites; for each request, determining whether a proxy platform corresponding to the requested merchant web site has been constructed, and only if so, responding to the request by performing operations comprising: utilizing the requested web site's proxy platform as an overlay to provide the requesting user with the modified presentation instead of the requested web site; responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from said user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the pre-configured rules to complete the initiated purchase transaction.

85. (previously presented) The method of claim 84, where the proxy platform is operated by an online services provider having various subscribers, and the operations further comprise the Internet services provider rendering services of the proxy platform exclusively to said subscribers.

86. (previously presented) The method of claim 84, where the proxy platform is operated by an online services provider having various subscribers, and the operations further comprise: in addition to operating the proxy platform, the online services provider operating the cyber wallets.